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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

WNI 20-027535 LOGS Legal Group LLP 14000 Commerce Parkway, Suite B Mount Laurel, NJ 08054 (856) 793-3080 Kathleen M. Magoon - 040682010 Elizabeth L. Wassall - 023211995

ATTORNEYS FOR WELLS FARGO BANK, N.A.

In Re:

WALTER KASSNER AND DARLENE KASSNER, DEBTORS

Order Filed on March 17, 2023 by Clerk, U.S. Bankruptcy Court District of New Jersey

Case No.: 28/108/4/SILMX 23-10843-SLM

Judge: HONORABLE STACEY L. MEISEL

Chapter: 13

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: March 17, 2023

Honorable Stacey L. Meisel United States Bankruptcy Judge

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This matter being opened to the Court by Andrew M. Carroll, attorney for the Debtor(s), upon filing of a Chapter 13 Plan, and Wells Fargo Bank, N.A., hereinafter "Secured Creditor," by and through its Authorized Agent, LOGS Legal Group LLP, upon the filing of an Objection to Confirmation of Plan, and the parties having subsequently resolving their differences with regard to the Debtors' Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the Court considered the parties' application for entry of this Consent Order, and for other good cause shown,

- 1. Debtor(s) is the mortgagor, and Secured Creditor is the mortgagee, of an agreement secured by real property located at 306 Main Street, East Rutherford, NJ 07073.
- 2. At the time of bankruptcy filing, Debtor(s) owed Secured Creditor a pre-petition arrearage of \$3,017.46; as evidenced in Secured Creditor's Proof of Claim 3-1 filed on February 14, 2023.
- 3. Debtor(s) agree to incorporate this amount, \$3,017.46, into the Chapter 13 Plan to be distributed to Secured Creditor to cure the aforementioned pre-petition default.
- 4. Debtor(s) agree to maintain all contractually due post-petition payments associated with this mortgage loan, which currently amount to \$1,877.62 monthly, commencing with the March 1, 2023 payment. Payments to be made directly to Wells Fargo Home Mortgage, P.O. Box 14507, Des Moines IA 50306.
- 5. If the Debtor(s) fail to make any payments detailed in this Consent Order within sixty (60) days of the date the payments are due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, then the Secured Creditor may move for an Order Vacating the Automatic Stay as to the Collateral by filing a Motion to Vacate Automatic Stay in the Bankruptcy Court, specifying the Debtor(s)' failure to maintain all contractually due post-petition payments, with a copy of any motion, supporting certification(s), and proposed order to be served on the Chapter 13 Standing Trustee, Debtor(s)' Counsel and Debtor(s) as required by the local bankruptcy rules.
- 6. Secured Creditor agrees this Consent Order resolves the Objection to Confirmation of Plan filed on February 24, 2023; ECF Doc.:14.
- 7. This Consent Order is hereby incorporated into Debtor(s)' Chapter 13 Plan and any Order Confirming Chapter 13 Plan as may be entered by the Court.

We hereby consent to the form, content, and entry of the within Order.

LOGS Legal Group LLP

/s/Elizabeth L. Wassall

Elizabeth L. Wassall, Esquire Attorney for the Secured Creditor

Andrew M. Carroll, Esquire Attorney for the Debtor(s)

Date: 3-15-2023

Date

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United States Bankruptcy Court
District of New Jersey

In re: Case No. 23-10843-SLM

Walter Kassner Chapter 13

Darlene Kassner
Debtors

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2
Date Rcvd: Mar 17, 2023 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2023:

Recipi ID Recipient Name and Address

db/jdb + Walter Kassner, Darlene Kassner, 287 Carlton Avenue, East Rutherford, NJ 07073-1049

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2023 at the address(es) listed below:

Name Email Address

Andrew M. Carroll

on behalf of Debtor Walter Kassner AndrewCarrollEsq@gmail.com SouthJerseyBankruptcy@gmail.com

Andrew M. Carroll

on behalf of Joint Debtor Darlene Kassner AndrewCarrollEsq@gmail.com SouthJerseyBankruptcy@gmail.com

Denise E. Carlon

on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the CSMC Mortgage-Backed

 $Pass-Through\ Certificates,\ Series\ 2007-1\ dcarlon@kmllawgroup.com,\ bkgroup@kmllawgroup.com$

Elizabeth L. Wassall

on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Marie-Ann Greenberg

magecf@magtrustee.com

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Date Rcvd: Mar 17, 2023 Form ID: pdf903 Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6